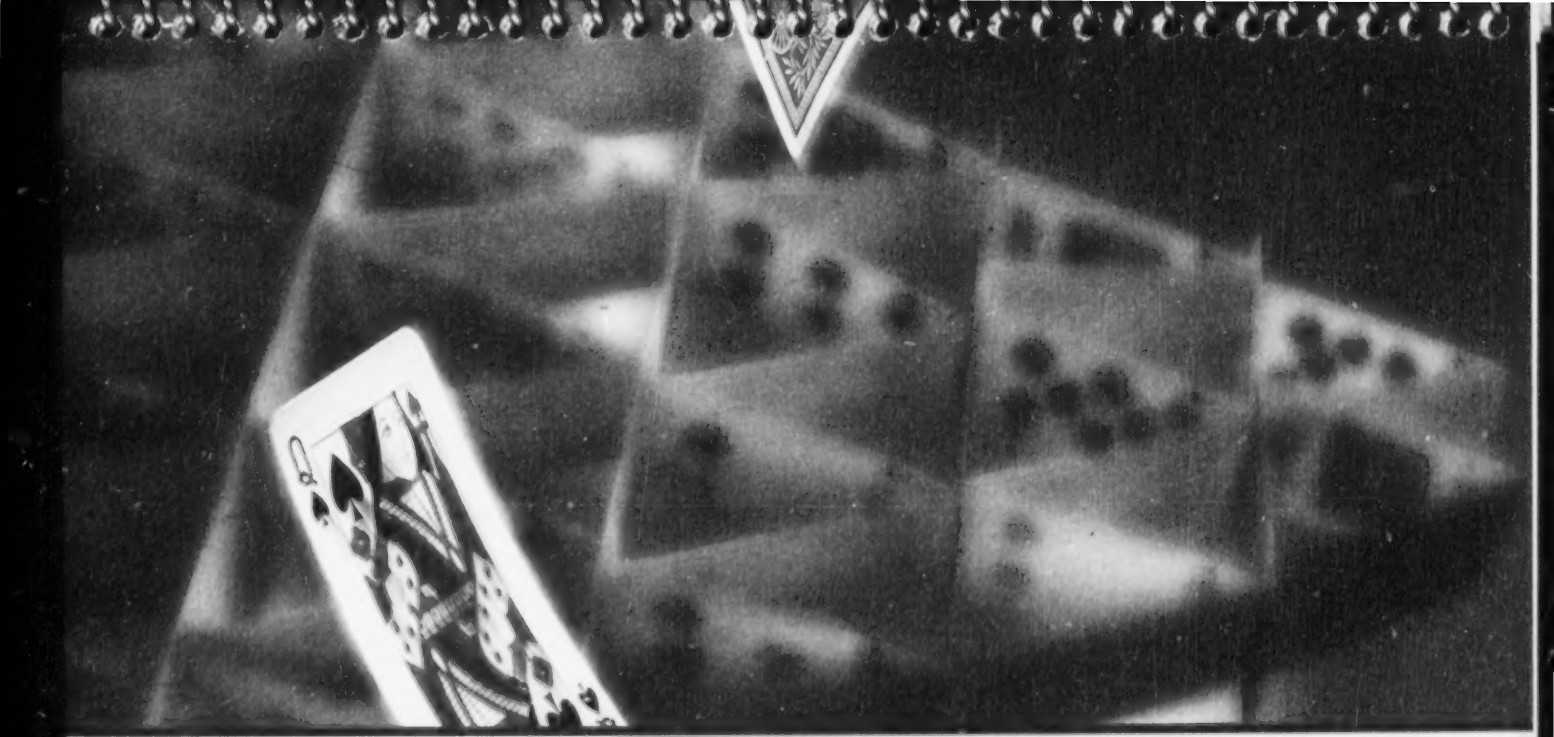

Gambling & Problem Gambling

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Table of Contents

Gambling and Problem Gambling 1

Problem Gambling and the Family 7
Additional Resources 11

Youth and Gambling 13
Additional Resources 16

Gambling and Older Adults 19
Additional Resources 22

Problem Gambling and the Workplace 23
Additional Resources 26

Help is Available 27

Gambling and
Problem Gambling

What is gambling?

Gambling is defined as betting money or valuables on a game or activity that has an uncertain outcome. Raffles, bingo, scratch and win tickets, lotteries, sports betting, casino table games, slot machines and VLTs are all forms of gambling.

Does gambling involve any skill?

We have been taught that success can be achieved through hard work, determination and perseverance. And, that's true for almost every area of someone's life – except gambling. The outcome in most forms of gambling is based on chance. Games such as bingo, lotteries, slot machines and VLTs (all of which are games of chance), do not involve any level of skill.

No amount of determination, perseverance or practice will make you successful - there are no skills to develop.

Is there a winning system?

Many people believe that there has to be a winning system - that there has to be a way we can learn to predict the results of the next spin, draw, or game. Not true.

Although we would like to think that we can influence the outcome - the reality is – that in games of chance the result is entirely random. The player has no control over the results. The next play or draw has absolutely nothing to do with previous results. In games of chance there is no system that will increase your odds of winning.

Players who think that they've developed special skills or winning systems, are likely to play too long and bet more than they can afford to lose.

Does practising superstitions help you win at gambling?

Human beings are superstitious, myth-making creatures. We always find relationships and patterns in nature and human events. Sometimes these patterns are based on reality and observations and sometimes they are created from our hopes, dreams and desires. Nowhere is the creation of myths and superstitions more prevalent than in the world of gambling.

Superstitions are passed from player to player. They move from the level of whispered hearsay to stated fact, believed to be true by more people with every repetition. The truth is - most superstitions don't hold even a grain of truth. Superstitions only create illusions of control - none of the routine rituals will influence the outcome of the game or draw.

Myths and superstitions should be returned to the realm of fiction.

(Adapted from Casino Player, The Dirty Thirty, April, 1999, Volume II, No.8)

What is moderate risk gambling?

There is increasing recognition that problems with gambling follow a continuum, ranging from no gambling related problems, to those who are experiencing some problems, to those experiencing the most severe problems.

Moderate risk gambling refers to a level of gambling involvement that is starting to have a negative impact on the gambler and/or their family. At this point the gambler or a family member may have some thoughts or feelings that begin to question the level of gambling involvement. The answer may not be obvious, as the consequences are not as dire as what is typically portrayed: loss of a home, job or family breakdown.

Early warning signs that may indicate an individual is moving from moderate risk to problem gambling include: thoughts that you may have a gambling problem, feelings of guilt, trying to win money already lost or criticism by others about your level of gambling involvement.

What is problem gambling?

Knowing where the fun ends and trouble begins is sometimes difficult to determine. It varies with each person and depends on individual circumstances. For example, the amount of money spent gambling may not be the best indicator. Some people have thousands of dollars of disposable income while others can't even afford to play a game of bingo. A more accurate predictor of problem gambling may be the individual's belief system around gambling, their expectations, and their gambling behaviour.

Gambling problems are likely to develop when an individual:

- cannot follow limits on time and money spent gambling;
- misses work or other important events to gamble;
- tries to win back money they have lost;
- gambles to make money or believes there is a system to beat the odds;
- is preoccupied with gambling or obtaining money to gamble; or
- disregards the consequences of continued involvement in gambling.

Problem gambling refers to all gambling behaviour that:

- adversely affects a person's physical or psychological health;
- impacts significant areas of their life such as employment, family relationships, financial stability; or
- contributes to a person's involvement in illegal activities to finance gambling.

A significant number of people with problem gambling behaviours also have problems with substance abuse. Losses from gambling may lead to substance abuse as a coping strategy; alternatively, loss of inhibition through alcohol or drug use may reduce self-control while gambling.

To the gambler the emotional, financial or legal problems brought on by their gambling can appear to be so severe that suicide looks like the only "way out" - the rate of suicide and attempted suicide is high among individuals experiencing gambling problems. It is important for gamblers and family members experiencing problems to access treatment services as soon as possible. In Saskatchewan problem gambling counselling is available in all Regional Health Authorities, free of charge. Call the Problem Gambling Help Line at **1-800-306-6789** for the name of the counsellor nearest you.

Summary of findings from the Saskatchewan Problem Gambling Prevalence study

The results of the 2001 Saskatchewan Problem Gambling Prevalence study indicate that approximately 87% of adults had participated in some form of gambling during the previous year.

Of those surveyed:

- 13.4% are non-gamblers;
- 71.4% are non-problem gamblers;
- 9.3% are low-risk gamblers;
- 4.7% are moderate risk gamblers; and
- 1.2% are classified as problem gamblers.

The study provides detailed information on problem gamblers but equally important is the insight gained on gamblers classified as moderate risk. The findings of the study are particularly valuable in that they can be used to further refine treatment and prevention programming.

The government has committed $2.75 million in funding for problem gambling initiatives. This funding is directed at:

- a comprehensive range of prevention and education initiatives to increase awareness of problem gambling;
- community grants to support local community initiatives;
- 1-800 Problem Gambling Help Line services; and
- treatment services.

What we know about moderate risk gamblers

- Moderate risk gamblers are significantly more likely to be male than female.
- The majority of moderate risk gamblers (about 60%) are under age 39.
- Approximately 30% of moderate risk gamblers have either graduated from university or have completed some university.
- One-quarter of moderate risk gamblers report health problems including stress and anxiety related to their gambling. Fourteen percent of moderate risk gamblers have thought about committing suicide.
- Other than financial problems, moderate-risk gamblers report few household impacts as a result of their gambling.
- Moderate risk gamblers say their number one reason for gambling is to win money (30%). Twenty-six percent cited entertainment/fun and almost 9% believed a system could help them win.

What we know about problem gamblers

The profile of problem gamblers from the Saskatchewan study is consistent with other studies which indicate:

- there is a slightly higher percentage of males than females;
- the majority of problem gamblers are between the ages of 30-49, however the youngest age group (19-24 years) are most likely to experience a gambling problem;
- approximately three-quarters of the problem gamblers report a high school or less level of education, while 13% have some university classes;
- two thirds of problem gamblers report having an annual household income of less than $40,000, however about 10% have a family income of $70,000 or more;
- problem gamblers engage in more gambling activities, gamble more frequently, gamble for longer durations and spend more money than other gamblers; and
- nearly 80% of problem gamblers report negative household impacts as a result of gambling, including getting into serious arguments, being separated or divorced, not paying utilities and not buying food.

Gambling participation

According to the 2001 prevalence study, the main gambling activities that Saskatchewan adults participate in are:

Raffles or fund-raising activities	63.7%
Lottery tickets	62.6%
Scratch & win tickets	27.5%
Slot machines	20.3%
VLTs	17.7%
Bingo	8.4 %
Casino table games	7.3 %

Rates of at-risk and problem gambling by activity

The following table provides the at-risk and problem gambling rates for specific gambling activities.

This means that of those adults who purchased raffle or fund-raising tickets in the last year, 9% were classified as low-risk, 5% moderate-risk, and 1% were problem gamblers.

Gambling activity	Low-risk	Moderate-risk	Problem gamblers
Raffles or fund raising	9%	5%	1%
Lottery tickets	11%	6%	2%
Scratch & win tickets	16%	9%	4%
Slot machines	18%	11%	3%
VLTs	20%	14%	6%
Bingo	19%	10%	7%
Casino table games	21%	25%	4%

To order the complete *2001 Gambling and Problem Gambling in Saskatchewan Report* (GA095) call 787-2056.

Problem Gambling and the Family

The family may not know there is a problem

According to the 2002 Gambling and Problem Gambling in Saskatchewan Report, 56% of problem gamblers were either married or living common law.

Problem gambling is a quiet, sometimes invisible problem. Unlike individuals with alcohol or drug abuse problems, people experiencing difficulties related to their gambling may not show any physical signs of a problem: they do not slur their speech or stagger. A family member with a gambling problem can often go undetected until a legal, financial or emotional crisis occurs.

Gamblers may be able to keep their activity a secret by doing one or more of the following:

- lie about how they spend their time and money;
- control all the family's finances;
- have their mail sent to their place of business or a post office box;
- obtain credit in their name only; and
- forge signatures for personal loans or mortgages.

If you have just discovered that someone in your family has a gambling problem help is available.

With the introduction of electronic gambling spouses and family members frequently do not suspect their loved one has a gambling problem. Individuals who play electronic games tend to develop problems more quickly than people who choose other forms of gambling. Talk to someone about your problems and begin to protect yourself, your family and your future.

Warning signs of a gambling problem in your family

Often problems related to gambling are difficult to detect, however there are usually some warning signs. Sometimes only subtle clues or gut instincts are all family members have to go on. Don't ignore your thoughts or feelings. If you think there is a problem, chances are there is.

An individual's attitude and behaviour changes when they gamble beyond their limit, trying to win back their losses, and stubbornly hang on to the belief that the "big win" is around the corner.

The following may indicate a gambling problem:

- neglecting family and work;
- becoming less reliable;
- picking fights or arguments more frequently;
- increased levels of anxiety or feelings of depression;
- lying to cover up financial problems and money related information, or generally become more secretive; and controlling of the family finances;
- depleting bank accounts or cashing in bonds, RRSP's, insurance policies, lines of credit; and
- experiencing feelings of helplessness and hopelessness.

The emotional impact problem gambling has on the family

Whether you have just discovered a gambling problem or have been living with it for a while, you are overwhelmed by the magnitude of the problems.

You will have feelings of anger, frustration, resentment, isolation and desperation. You feel like your life and all your thoughts are consumed by the problems you are facing. Thoughts and feelings of this nature are common when first addressing the complex issues that arise as a result of a gambling problem. Take the time you need to sort through these feelings.

The financial impact on the family

Before seeking help many problem gamblers accumulate thousands of dollars of debt. Financial losses are almost always felt by the whole family, and almost always create long term financial issues for both the gambler and the family. Stress, anxiety, and marital problems are linked to the financial damage caused by problem gambling.

Recent research indicated that in Saskatchewan, problem gamblers spend an average of $1673 per month.

You can protect yourself and your family by safeguarding your family's financial resources, your home and possessions, and other financial assets. Understanding and dealing with your finances will help bring about some control in your life and avoid the complicated problems created by loss of credit rating, repossession of family assets, interruption of utility services or garnishment of wages. Do not postpone or delay addressing your family's financial affairs.

You can begin protecting yourself financially by:

- establishing separate bank accounts;
- assessing your partner's access to money;
- finding out about your long-term assets and investments;
- determining your average monthly family income and expenses;
- preparing a list of all valuable possessions accessible to the gambler; and
- understanding what debts you are liable for.

Seek the help you need for you and your family

You are not alone. Many families just like yours have experienced similar problems and have sought help. You can seek counselling support even if your spouse is unwilling to attend or participate.

It is important to know that there is a high rate of depression, attempted suicide and suicide among both individuals experiencing severe gambling problems and their family members. Knowing that help is available and that the problems can be dealt with is important in addressing these issues.

If you are concerned about a family member's health and safety or your own, contact your Regional Health Authority or call the ***Problem Gambling Help Line at 1-800-306-6789.***

Remember you are not to blame for what has happened within your family and you are not responsible for changing your family member's behaviour. You must take responsibility for your own behaviour and attitudes, and for personally feeling better.

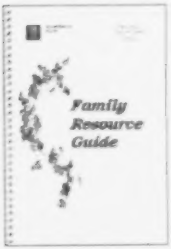
You can start this process by:

- acknowledging the problem;
- regaining control of finances, budgeting and maintaining or establishing family routines;
- talking to someone and accepting support;
- planning for you and your family's emotional needs; and
- establishing a "safety net" of supportive family, friends and community support agencies.

Additional Resources

To order copies of these resources call 787-2056 and cite the reference number.

Family Resource Guide



Designed to support the needs of families and friends, the guide provides information on:

- financial management;
- the impact problem gambling has on families and children;
- strategies to overcome the consequences of problem gambling; and
- additional resources.

Reference # GA053

Gam-Anon Starter Kit

This kit provides all the information necessary to establish a Gam-Anon group. Materials include:

- the principles of Gam-Anon;
- suggestions for running an effective meeting;
- guidelines for co-ordinators and group leaders; and
- questionnaires and worksheets.

Reference # GA080

How to talk to your kids about gambling

Designed for parents this brochure includes information on:

- how to talk to your kids about betting and playing for money;
- signs of a teen gambling problem; and
- how parents can help steer their kids away from potential problems.

Reference # GA009

Notes:

Youth
and Gambling

Today's youth are the first generation to grow up with gambling all around them. Gambling is so much a part of our lives, we often do not think of it as gambling. We bet on everything, and for young people gambling has become a socially acceptable form of entertainment.

So, what's the big deal if kids gamble?

Youth gambling often starts as a fun way to pass some time. Playing a game of cards or dice, betting on sports pools or video games are common activities among teenagers. Hearing about the high scores or big payoffs that friends have from betting is exciting. It's fun to win.

Too bad it doesn't always stay that way. For some kids losing doesn't come easy, they feel they just have to win. It's this need to win that can turn the odd bet into a pattern of problem gambling. And, for young people gambling is especially risky because we know that kids who gamble experience problems at levels several times higher than adults who gamble.

Early exposure

Gambling at an early age increases the risk of developing a gambling problem as an adult. Studies show that adolescent problem gamblers report having begun gambling at nine or 10 years of age, usually with a parent or other family member. It has been found that parental attitudes, knowledge and behaviour toward youth gambling underestimate the risk associated with early gambling experiences. Parents are generally not concerned about the issue of youth gambling.

A recent Saskatchewan study showed that approximately 8,600 children, 19 and under, live with a parent who has a gambling problem.

An additional, 19,000 children live with a parent who is at moderate-risk.

Video games have a special appeal for youth

Many teenagers are pros when it comes to arcade video games. They like the flashing lights, clanging bells and fast excitement. Video Lottery Terminals (VLTs) have the same appeal. The instant pay-out, high action and illusion of control reinforce continued play.

Research indicates that the more frequently youth bet on video and arcade games in the past year, the more likely they endorsed the relationship between video and arcade skills and gambling success.

A common myth is that skills acquired from video games will transfer to VLT or slot games. Research indicates that both at-risk adolescents and those who already have a gambling problem were more likely to believe that success at playing Nintendo or arcade games was related to success at gambling. This is an important finding because we teach our children that if you practice you will get better. That teaching fits with almost every other activity except **gambling**. The reality is – the outcome in gambling is based on chance and does not involve any level of skill. There is no system, no set of skills, no combination of circumstances and no amount of practice that will make someone successful at gambling.

Why some kids develop problems

Youth gambling problems are known to be affected by:

- early exposure to gambling, often with a parent or someone they look up to;
- peers who gamble;
- family substance abuse problems;
- family pre-occupation with material success; and
- personal history of alcohol or drug abuse.

Studies have shown that kids who experienced problems with gambling are also more likely to be smokers and/or users of alcohol or drugs. Many kids turn to gambling as a way to escape from the problems they are experiencing at home. Initially gambling can provide stability, respect, attention, and improve self-esteem. Gambling can make them feel like winners.

In a recent Manitoba study 25% of youth with gambling problems reported consuming alcohol on a weekly basis, 53% used tobacco daily and 19% reported using marijuana weekly.

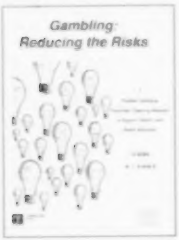
Signs that a teen may have a gambling problem

- Wanting to know the point spread on a game.
- Organizing sports betting pools with friends.
- Showing up in new clothes or with something else they have been wanting.
- Selling or pawning valuables.
- Stealing money.
- Skipping classes at school.
- Forgetting about homework assignments.
- Lying about where they are going.
- Mood swings and emotional withdrawal.

Additional resources

To order copies of these resources call 787-2056 and cite the reference number.

Gambling: Reducing the Risks



This teaching resource is designed to support health curriculum for grades 6 through 9.

A video accompanies the print material.

Reference # GA052, video GA052V

Reality Check - So, what's the big deal if kids gamble?

Booklet

This 10-page activity booklet covers topics on:

- chance versus skill;
- superstitions and illusions of control;
- teen pressure;
- parental gambling; and
- money management and alternatives to gambling.

This booklet can be used as a supplement to the teaching resource or on its own.

Reference # GA040

Poster

This poster targets youth aged 9-13 years. Messages focus on:

- parental gambling;
- youth involvement in gambling; and
- where to call for help.

Reference # GA036

Talking to students about gambling

This brochure is written with teachers and counsellors in mind. It provides information about:

- gambling;
- problem gambling;
- reasons why youth are at risk; and
- tips on how teachers can help raise awareness about the risks of gambling.

Reference # GA010

Notes:

Gambling and Older Adults

Maintaining a balance

After working hard to make a living and raise a family, many older adults look forward to having time for themselves to do the things they want.

There have never been so many opportunities to fill the free time. Recently, gambling has become an activity many seniors pursue. Older adults have been targeted as a population that has both the time and money to spend gambling. The growing number of enticing offers from gambling establishments seem too good to pass up. And, while there is nothing wrong with spending time away from home, in the company of others – for some, gambling can turn from a recreational activity into a pattern of risky behaviour.

It is important to maintain a balance. Make careful decisions about how you spend your time, money and energy.

Understand the risks

Unfortunately, there are no guarantees. Anyone who gambles can develop gambling related problems. Problem gambling does not discriminate. It knows no boundaries and does not recognize race, age, gender or social status.

There are many factors that affect an individual's risk of developing a gambling problem. The risk varies from one person to the next. However, individuals increase their risks if they use gambling:

- to escape feelings of loneliness, depression or boredom;
- as a way to make money;
- as a way to deal with the pain of a death or illness; or
- as their only form of entertainment.

When gambling is used for more than the occasional outing, it can create problems for the individual and their family. The consequences of a gambling problem can include:

- missing important family/social events;
- loss of financial security;
- strained family relationships;
- loss of self-worth, pride and dignity; and
- depression or thoughts of suicide.

Troubled by someone's gambling?

Someone with a gambling problem affects the lives of many other people. Older adults can be affected by someone else's gambling in two major ways: either their spouse or their adult child could have a problem.

Your spouse

Living with the consequences of a gambling problem is not easy; the emotional and financial toll can be devastating. For couples who have been together several years, maybe even decades, the thought that your spouse could jeopardize your retirement years is difficult to understand. Life savings may have been cashed in and you are having difficulty meeting daily living expenses. Your heart aches from all the lies. Your future looks uncertain. You are embarrassed and you don't know where to turn.

If you have never had to ask for help before the prospect of doing so can be stressful. It is important to know that you are not alone. There are people who can help you work through the issues. The first step is to call the **Problem Gambling Help Line at 1-800-306-6789**.

Your adult child

The other significant way older adults can be affected by problem gambling is when their adult child has a problem. For many families, an easy solution to the financial problems is to pay the gamblers' debts. This strategy, referred to as a bailout, rarely proves effective in the long run. The gambler is not held responsible for their gambling debts. Once the financial pressure is off, most return to gambling believing that the next time they're in trouble, someone will bail them out.

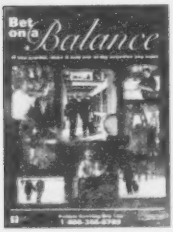
Individuals with a gambling problem have a high rate of relapse – promises to quit usually do not last. Most go back to gambling. You cannot control your son or daughter's behaviour, but you can limit their access to money for gambling. Do not loan/give money to the gambler. The best support you can provide is encouragement for the gambler to seek help.

In some situations adult children have power of attorney over their parents' finances. If your son or daughter has power of attorney and you suspect they have a gambling problem, it is important to change that arrangement before your life savings are cashed in. It is important to act on this immediately. Talk to someone you trust so that your family assets are protected.

Additional Resources

To order copies of these resources call 787-2056 and cite the reference number.

Poster – Bet on a Balance



This poster promotes the importance of maintaining a balance in your life – "If you gamble make it only one of the activities that you enjoy"

Reference # GA 200 – 11x14
GA 201 – 18x24

Brochure – Bet on a Balance

With older adults in mind this brochure covers:

- the risks of gambling;
- the consequences of excessive gambling;
- signs of a gambling problem;
- tips to help reduce the risks; and
- alternatives to gambling.

Reference #GA 202

FACT SHEETS
The fact sheets are 3 1/2" x 8 1/2" and can be easily kept for reference purposes.

Where to find help.
Lists agencies that provide help to individuals with a gambling problem as well as their families.

Reference #GA 203

Troubled by someone else's gambling?
Identifies how older adults can be affected by someone else's gambling and where they can turn for help.

Reference #GA 204

Skill, system or sensible choices.
Provides the straight facts about a couple of gambling myths.

Reference # GA 205

Problem Gambling and the Workplace

Co-workers are often the first-line of defence

Gambling and gambling related activities are frequently carried out during work hours. The workplace is used as a shield to hide the problem gambling from family members. This leaves managers and co-workers as the first line of defence.

Recent Saskatchewan research indicates that 50% of problem gamblers are employed on either a part-time or full-time basis.

The challenge is to identify the problem gambler before they become desperate. To this end, it is important that all employers and employees develop a greater awareness of the signs associated with a gambling problem.

How problem gambling affects the workplace

The effects of a gambling problem almost always spill over into the workplace. This occurs through either the gambler themselves or a family member who is living with the effects of a gambling problem.

The workplace is primarily affected through lost time, lost productivity and in desperate situations the gambler may resort to theft.

Individuals with gambling problems become completely pre-occupied with gambling. The workday is often spent either in the act of gambling, planning the next gambling opportunity, or plotting to get money for gambling.

Family members also become preoccupied, worrying about finances and about holding the family together. There are feelings of anger, frustration, resentment, isolation and desperation. Family members, (spouses, children, parents) feel like their lives, and all their thoughts, are consumed by the problems they are facing.

As a result of lost time, the company's productivity is damaged. The gambler becomes unreliable, misses project deadlines and important meetings and produces work that is of poor quality.

Physical and emotional health problems associated with excessive gambling can further diminish work performance and attendance. Depression, anxiety, high blood pressure, or stress-related illnesses can surface in individuals with gambling related problems and their family members.

Suicide and suicide attempts are high among individuals with gambling problems. Stressed family members are also at risk of suicide. The emotional, financial or legal problems can appear to be so severe that suicide looks like the only "way out".

Employees with severe problems may commit theft, fraud or embezzlement.

In 2000/01, 9% of health district problem gambling clients reported being involved in the legal system.

Money is the gambler's key to action. Once all legitimate methods to obtain cash are exhausted, the gambler, in desperation, may resort to illegal acts to acquire cash.

The workplace becomes a primary avenue for the gambler to illegally finance their gambling. Gamblers do not see this activity as stealing. They see it as "borrowing money" and plan to replace it when they win.

What can you do?

You can express your concerns in a caring and supportive manner. Do not diagnose the problem or tell the individual what to do. These tips may help you:

Be clear, non-judgemental and speak only for yourself.

I've been noticing changes in your work, and I am worried about you.

Use work-related observations.

I see you coming in very late from lunch every day, too distracted to work all afternoon.

Be positive.

Your work is usually so good, and you always meet your deadlines.

Explain how the problem affects you.

I had to reassign two of your projects because you missed three deadlines.

Be clear about your position.

Everyone is stretched to the limit. I need you to pull your weight.

Respect personal boundaries.

I don't want to pry into your life, but I had to let you know I am concerned. I would be happy to talk to you about anything that is troubling you.

Provide information, not advice.

Here is some information about available problem gambling resources. Another resource available to you is our EFAP professional, here is their name and number.

Be prepared for denial or a hostile reaction.

It must be uncomfortable to hear this. It's difficult for me to bring it up, but I am concerned about you.

Adapted from *Are you concerned about a co-worker's gambling?* Alberta Alcohol and Drug Abuse Commission.

Additional Resources

To order copies of these resources call 787-2056 and cite the reference number.

Problem Gambling and the Workplace

This 8-page booklet includes information on:

- how gambling affects the workplace;
- signs of a gambling problem;
- what co-workers can do if they suspect a gambling problem;
- how organizations can develop a pro-active response; and
- available resources.

Reference # GA041

Help
Is Available

Problem Gambling Help Line
1-800-306-6789

The Problem Gambling Help Line provides 24-hour help to people with gambling problems and their families. Callers receive confidential, professional service from trained counsellors.

The line operates 24 hours a day, seven days a week and is free of charge.

The help line provides:

- information;
- short-term counselling;
- crisis intervention services; and
- referrals to regional health authority problem gambling counsellors and self-help groups.

Problem Gambling Counselling Services

Regional Health Authority Problem Gambling Counsellors
Counselling services for people experiencing problems related to their gambling and for their families are available in all health authorities. Services are offered by experienced counsellors who work in out-patient settings. A list of the names and phone numbers of health authority counsellors can be obtained by calling the Problem Gambling Help Line.

Regional health authority treatment services are available free of charge to Saskatchewan residents.

What you can expect when you contact a health authority counsellor

Many people have never sought help from a counsellor and do not know what to expect. Often a crisis, caused by excessive gambling, will precede the decision to approach a professional counsellor for assistance. However, an individual does not have to be in crisis, nor does gambling have to be the main reason for seeking help. Family members are also encouraged to contact problem gambling counsellors if they are concerned about another person's gambling behaviour.

- Some people feel comfortable talking to someone who has had personal experience with gambling problems. By phoning the Gamblers Anonymous (GA) contact, individuals experiencing gambling-related problems can find out what to expect from the organization and what happens at a GA meeting.

- Others may prefer professional counselling sessions. One-on-one sessions usually last about an hour. However, if required, longer appointments can be scheduled. Information shared during the session is confidential.

- To arrange a session, simply call the counsellor's office to set up an appointment. You do not need a physician's referral. An individual who is very depressed or suicidal should state the urgency for assistance when arranging to talk to a counsellor.

- At the first meeting, the counsellor will ask questions about the individual's situation. The counsellor assists the gambler in dealing with urgent, immediate issues first. This might include establishing controls to limit spending or access to money, discussing ways to avoid gambling venues and dealing with urgent emotional, family, legal, work or school issues. The counsellor may have the client provide written information to gain a clear understanding of the difficulties the client is facing.

- The counsellor may recommend a plan of action that includes a certain number of sessions and topics for discussion. These topics may include financial management, stress reduction, family communication skills, alternative recreational activities, the role of Gamblers Anonymous, and practical ideas on how to avoid "triggers" to gambling. The counsellor may suggest other professional resources to assist with specific problem areas such as legal problems, financial crisis or severe depression. Individuals seeking assistance are free to accept or reject the recommendations of the counsellor and can suggest other ideas that might be effective.

"What if I don't like the counsellor or feel I'm not getting the help I need?"

Individuals can attend other counselling services if they feel dissatisfied with the progress they are making. It is important to feel comfortable with the counsellor.

Private Agency Counsellors

There are many private counsellors listed in the telephone directory yellow pages. Look under "counselling" for the listing. Private agency counsellors vary in the fees they charge. The cost of private agency counsellors is *not* covered under Saskatchewan Health benefits.

Employee and Family Assistance Programs (EAP/EFAP)

The Employee and Family Assistance Program is an intervention program for employees experiencing social, health or financial problems which affect their work performance. Many employers offer EAP/EFAP services to their employees. Your supervisor or Human Resource Department should be able to provide more information about EFAP programming.

Help with your Finances

Provincial Mediation Board

The Provincial Mediation Board offers assistance to individuals with personal debt problems by reviewing their financial situation, providing direction and explaining various options.

Members of the public who have been overloaded with personal debt and are at the point of bankruptcy or losing their property may access the services of the Board. A small fee may be required when setting up a debt repayment arrangement.

The Provincial Mediation Board can be reached at 787-5387 in Regina or at 933-6520 in Saskatoon.

Self Help Groups

Gamblers Anonymous (GA)

Gamblers Anonymous provides people with an opportunity to share their experience. It also provides support and hope in order to stop gambling. At regular local meetings throughout Saskatchewan, members share their gambling and abstinence experiences. They discuss the 12-steps to recovery. The only membership requirement is a desire to stop gambling. There are no membership fees.

A list of local meetings can be obtained by calling the Problem Gambling Help Line.

Do you have a gambling problem? Gamblers Anonymous 20 questions.

1. Have you ever lost time from work due to gambling?
2. Has gambling ever made your home life unhappy?
3. Has gambling affected your reputation?
4. Have you ever felt remorse after gambling?
5. Do you ever gamble to get money with which to pay debts or otherwise solve financial difficulties?
6. Does gambling cause a decrease in your ambition or efficiency?
7. After losing do you ever feel you must return as soon as possible and win back your losses?
8. After a win do you have a strong urge to return and win more?
9. Do you often gamble until your last dollar is gone?
10. Do you ever borrow to finance your gambling?
11. Have you ever sold anything to finance your gambling?
12. Are you reluctant to use "gambling money" for normal expenditures?
13. Does gambling make you careless of the welfare of yourself and your family?
14. Do you ever gamble longer than you had planned?
15. Have you ever gambled to escape worry or trouble?
16. Have you ever committed or considered committing an illegal act to finance gambling?
17. Does gambling cause you to have difficulty sleeping?
18. Do arguments, disappointments or frustration create within you an urge to gamble?
19. Do you ever have an urge to celebrate any good fortune by a few hours of gambling?
20. Have you ever considered self-destruction as a result of your gambling?

Compulsive gamblers usually answer "yes" to at least seven of the twenty questions. Problem gambling can be treated, please call for help.

Source: Gamblers Anonymous 1980. Los Angeles, CA: Gamblers Anonymous Copyright 1980 by Gamblers Anonymous.

Gam-Anon

Gam-Anon provides a supportive environment for the spouses, relatives, or close friends of problem gamblers to share their experiences. It is not affiliated with Gamblers Anonymous but the two organizations have common goals. Its purposes are to: learn acceptance and understanding of the gambling problem, use the program and its problem-solving suggestions as aids in rebuilding one's life, and give appropriate aid to the person experiencing problems related to their gambling. There is no membership fee.

A list of local meetings can be obtained by calling the Problem Gambling Help Line.

Are you living with a compulsive gambler? Gam-Anon 20 questions

1. Do you find yourself constantly bothered by bill collectors?
2. Is the person in question away from home for long unexplained periods of time?
3. Does this person ever lose time from work due to gambling?
4. Do you feel that this person cannot be trusted with money?
5. Does this person in question faithfully promise that he or she will stop gambling; beg, plead for another chance, yet gamble again and again?
6. Does this person ever gamble longer than he or she intended to, till the last dollar is gone?
7. Does this person ever gamble to get money to solve financial difficulties, or have unrealistic expectations that gambling will bring the family material comfort and wealth?
8. Does this person immediately return to gambling to try to recover losses, or to win more?
9. Does this person borrow money to gamble or to pay gambling debts?
10. Has this person's reputation ever suffered due to gambling, even to the extent of committing illegal acts to finance gambling?

11. Have you come to the point of hiding money needed for living expenses, knowing that you and the rest of the family may go without food and clothing if you do not?
12. Do you search this person's clothing or go through his or her wallet when the opportunity presents itself, or otherwise check on his or her activities?
13. Do you hide his or her money?
14. Have you noticed a significant change in the gambler as his or her gambling progresses?
15. Does the person in question consistently lie to cover-up or deny his or her gambling activities?
16. Does this person use guilt induction to shift responsibilities for his or her gambling activities?
17. Do you attempt to anticipate this person's moods, or try to control his or her life?
18. Does this person ever suffer from remorse or depression due to gambling, sometimes to the point of threatening self-destruction?
19. Has gambling ever brought you to the point of threatening to break up the family unit?
20. Do you feel that your life together is a nightmare?

If you are living with a compulsive gambler, you may answer "yes" to at least six of the above questions. Help is available for you and the gambler.

Source: Gam-Anon

Problem Gambling Resources

Saskatchewan Health is responsible for establishing the provincial problem gambling public education strategy. The strategy is developed with information gathered through community consultations, research and project evaluations. A full range of resources has been developed, including posters, brochures, booklets for families and the workplace, GA and Gam-Anon material, teaching resources and research information.

All literature is available free of charge to Saskatchewan residents. A copy of the resource catalogue can be ordered by calling 787-2056. Please cite the following number GA094. Problem gambling information can also be viewed at the Saskatchewan Health website. www.health.gov.sk.ca

Canadian Mental Health Association (CMHA), Problem Gambling Community Program

The Canadian Mental Association through its Problem Gambling Community Program is part of the provincial prevention and education strategy. As a community-based organization they deliver public education programming that focuses on local issues and concerns related to problem gambling. CMHA's work includes:

1. Consulting with community groups and human service organizations to develop strategies for the prevention, identification and early intervention of problem gambling.
2. Delivering workshops and in-service presentations on problem gambling to schools, groups and organizations.
3. Speaking publicly about problem gambling to community groups and organizations.
4. Responding to requests for information on problem gambling.
5. Providing assistance in the development of self-help groups for problem gamblers and their families.

For further information about the Problem Gambling Community Program or if you would like to know more about a local problem gambling committee, please contact the director or co-ordinator in your area.

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